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Atty. Docket No. 56012821-11

THE ASSISTANT COMMISSIONER FOR PATENTS  
Washington, D.C. 20231

11/09/98

JC540 U.S. PTO  
09/188827  
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Transmitted herewith for filing is the patent application of Inventor(s) John Francis Regan

Entitled: LENDER AND INSURER TRANSACTION PROCESSING SYSTEM AND METHOD

Enclosed are:

- ☒ 32 sheets of specification and 3 sheet(s) of drawing(s).
- ☐ An Assignment of the invention to Asset Recovery Management & Sales and an Assignment Recordation cover sheet.
- ☐ A certified copy of a priority application.
- ☐ A verified statement to establish small entity status under 37 C.F.R. §§ 1.9 and 1.27.
- ☒ An executed declaration/power of attorney.
- ☐ An Information Disclosure Statement and form PTO-1449.
- ☐ Other

The filing fee has been calculated as shown below:

	(Col. 1)	(Col. 2)
FOR:	NO. FILED	NO. EXTRA
BASIC FEE		
TOTAL CLAIMS	23- 20 =	* 3
INDEP CLAIMS	2- 3 =	* 1
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENTED		

\* If the difference in Col. 1 is less than zero, enter "0" in Col. 2

SMALL	ENTITY
RATE	FEE
	\$395
x 11	\$
x 41	\$
x 135	\$
TOTAL	\$

OR  
OR  
OR  
OR  
OR

OTHER THAN A SMALL ENTITY	
RATE	FEE
	\$790
x 22	\$ 66
x 82	\$0
x 270	\$
TOTAL	\$856

☒ Please charge Deposit Account No. 02-0393 in the amount of \$856.00 to cover the filing fee. The Commissioner is also hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 02-0393. A duplicate copy of this sheet is enclosed.

- ☒ Any additional filing fees required under 37 C.F.R. § 1.16.
- ☒ Any patent application processing fees under 37 C.F.R. § 1.17.

☐ A check to cover the filing fee is enclosed.

☒ The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to Deposit Account No. 02-0393. A duplicate copy of this sheet is enclosed.

- ☒ Any patent application processing fees under 37 C.F.R. § 1.17.
- ☐ The issue fee set in 37 C.F.R. § 1.18 at or before mailing of the Notice of Allowance, pursuant to 37 C.F.R. § 1.311(b).
- ☒ Any filing fees under 37 C.F.R. § 1.16 for presentation of extra claims.

Date: November 9, 1998

EXPRESS MAIL CERT. NO. EE642762852US  
DATE OF DEPOSIT: November 9, 1998

Respectfully Submitted,

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